

Information to identify the case:

Debtor 1	Toris L Miles	Social Security number or ITIN xxx-xx-9097
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-15923-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Toris L Miles

10/31/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Toris L Miles
Debtor

Case No. 19-15923-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Oct 31, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

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- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db	+ Toris L Miles, 204 E. 7th Ave, Roselle, NJ 07203-2030
518138577	+ ADVANCE FIN FCU, 785 CENTRAL AVE, NEW PROVIDENCE, NJ 07974-1100
518138584	+ COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
518240596	+ Grassy Sprain Group, Inc., 9858 Clint Moore Road Suite C-11 #217, Boca Raton, FL 33496-1034
518138591	+ LOANDEPO.CO, ATTN: BANKRUPTCY DEPT, PO BOX 250009, PLANO, TX 75025-0009
518138594	+ Marnie R. Miles, 39 S Garden Drive, Roselle, NJ 07203-2884
518138595	+ N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
518138604	+ William Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 31 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518138578	+ Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:56:04	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
518138579	+ Email/Text: bk@avant.com	Oct 31 2022 20:44:00	AVANT, ATTN: BANKRUPTCY, PO BOX 9183380, CHICAGO, IL 60691-3380
518171041	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:56:03	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518138580	+ EDI: CAPITALONE.COM	Nov 01 2022 00:38:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518138581	+ EDI: WFNNB.COM	Nov 01 2022 00:38:00	COMENITY BANK/MANDEES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518138582	+ EDI: WFNNB.COM	Nov 01 2022 00:38:00	COMENITY BANK/VICTORIA SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
518138583	+ EDI: WFNNB.COM	Nov 01 2022 00:38:00	COMENITYBANK/JARED, PO BOX 182789, COLUMBUS, OH 43218-2789
518138585	+ EDI: CRFRSTNA.COM	Nov 01 2022 00:33:00	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518138586	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2022 20:55:54	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518236748	EDI: JEFFERSONCAP.COM	Nov 01 2022 00:38:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0312-2

User: admin

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Date Rcvd: Oct 31, 2022

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518138588	+ Email/Text: bk@lendingclub.com	Oct 31 2022 20:44:00	Saint Cloud Mn 56302-9617
518579343	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:47	LENDINGCLUB, ATTN: BANKRUPTCY, 71 STEVENSON ST, STE 1000, SAN FRANCISCO, CA 94105-2967
518579342	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518219811	Email/PDF: resurgentbknotifications@resurgent.com	Oct 31 2022 20:55:47	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518138592	+ Email/Text: bankruptcy@marinerfinance.com	Oct 31 2022 20:43:00	MARINER FINANCE, ATTN: BANKRUPTCY DEPARTMENT, 8211 TOWN CENTER DR., BALTIMORE, MD 21236-5904
518138593	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 31 2022 20:43:00	MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
518138590	Email/Text: ml-ebn@missionlane.com	Oct 31 2022 20:43:00	LENDUP CARD SERVICES I, ATTN: BANKRUPTCY, LENDUP, 237 KEARNY ST #197, SAN FRANCISCO, CA 94108
518187047	+ Email/Text: bankruptcy@marinerfinance.com	Oct 31 2022 20:43:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
518272547	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518225220	EDI: Q3G.COM	Nov 01 2022 00:38:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518181199	EDI: Q3G.COM	Nov 01 2022 00:38:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518138599	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 31 2022 20:44:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
518138600	+ Email/Text: BKRMailOPS@weltman.com	Oct 31 2022 20:44:00	STERLING JEWELERS/JARED, ATTN: BANKRUPTCY, 375 GHENT RD, AKRON, OH 44333-4601
518182460	+ Email/Text: bncmail@w-legal.com	Oct 31 2022 20:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518138601	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
518138602	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518443651	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518139212	+ EDI: RMSC.COM	Nov 01 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518280878	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 31 2022 20:44:00	U.S. Bank National Association et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518138605	Email/Text: bankruptcydept@wyn.com	Oct 31 2022 20:44:00	WYNDHAM VACATION OWNERSHIP, ATTN: BANKRUPTCY, PO BOX 98940, LAS VEGAS, NV 89193

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518138587	*+	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518138589	*+	LENDINGCLUB, ATTN: BANKRUPTCY, 71 STEVENSON ST, STE 1000, SAN FRANCISCO, CA 94105-2967
518138596	*+	N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
518138597	*+	N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
518138598	*+	N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
518138603	*+	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519288108	*	U.S. Bank National Association, et.al., C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
519288109	*	U.S. Bank National Association, et.al., C/O Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
518138606	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court; WYNDHAM VACATION OWNERSHIP, ATTN: BANKRUPTCY, PO BOX 98940, LAS VEGAS, NV 89193

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Toris L Miles ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5